

Self-Certification Statements

CSD Program Guidance 11-05

Hand Outs

- ▶ CSD Program Guidance 11–05
- ▶ WPN Guidance 10–18 (WPN 11–05)
- ▶ CSD 43B
- ▶ Zero Income
- ▶ Undocumented Income
- ▶ Income Calculation
- ▶ Countable and Non Countable Income

CSD Program Guidance 10-18

Program Guidance from DOE

“After all avenues of documenting income eligibility are exhausted, self-certification is allowable, but evidence of the various attempts at proving eligibility must be contained in the client file, including a notarized statement signed by the potential applicant indicating that he has no other proof of income.”

- CSD 43B is attempting to document the effort to obtain proof of income as well as a self-certification statement

CSD Program Guidance 11-05

➤ **Agencies will require the new CSD Form 43B be completed by all adult household members (18 years and over) who claim no proof of income in the month prior to intake or who cannot otherwise provide proof of income**

- **Households entering through DOE/DOE ARRA that have no proof of income must have each CSD 43B notarized**
- **Households entering through LIHEAP do not require notarization on CSD 43B**

Self-Certification: Proof of No Income

- **Zero income-** means no source of income is received by all adult members of the household; 43B must be completed by each adult claiming no income and notarized for households entering through DOE.
 - Household that has qualified for LIHEAP by completing CSD 43B, the household can use the non- notarized CSD 43B to qualify for DOE/DOE ARRA services, as long as it occurs within 120 days of the LIHEAP intake date.
 - This allows for leveraging LIHEAP eligibility to certify applicants for DOE services within the 120 day time frame

Undocumented Income

- Income received in cash, selling cans, yard work, garage sales, any income that produces no receipts or documentation.
 - CSD 43B can serve as a self-cert documentation of undocumented income
- Applicant households with zero income or expenses that exceed the income, require the agency to inquire as to how the household is meeting its current living expenses. Current living expenses include but are not limited to: rent/mortgage, utilities (gas, power, trash, phone), food, insurance and car payments.
 - If expenses unreasonably exceed income, then an acceptable explanation must be included on CSD 43B.

Excluded (Non-Countable) Income

- Income resources that by law cannot be counted as income
- Although excluded income is entered as zero in the income field, it is not considered the same as having no source of income
 - Proof of Excluded income must be in client file
 - **CSD 43B is not required**

Expenses Exceed Income

- *If the household member discloses monthly household expenses; however, does not disclose how they are covering all of their monthly household expenses, then the agency may deny the application on the basis that it is incomplete.*
 - In the process of completing CSD43B the applicant may disclose income sources that they previously thought of as not income.
 - If excluded income (non countable income) or undocumented income is discovered and documentation is available to be included in the file, a notarized CSD 43B is not necessary.

Example:

- ▶ Household reports a total of \$2,000 monthly expenses
- ▶ But submits proof of income for \$200 monthly
- ▶ It is imperative that the agency obtain an acceptable explanation or additional verification for the difference
 - Possible explanation: the applicant just lost their job and has not received unemployment yet or
 - Expenses were paid with alimony and child support but have not received it for 2 months

Exception:

- If an agency absolutely cannot obtain a notarized self certification statement for DOE programs, the Executive Director may sign the form in lieu of notarization.
 - This means that the ED is assuming liability for the self-certification statement
 - This should only occur as an exception not the rule

CSD 43B

- **CSD 43A has been discontinued, it has been replaced with 43B**
- **43B is a self-cert statement to be used only when no proof is obtainable**
- **43B must be completed and signed by any household member, 18 years and older including the applicant, that declares no source of income in the previous month.**
- **If the self certification statement is used, it must provide enough information to accurately determine the household's countable income.**

Section 1:

Section 1: Do you have sources of income you forgot to report?				
YES	NO	During the previous month have you been employed part time?		
YES	NO	During the previous month have you been self-employed?		
YES	NO	During the previous month did you receive money for any work that you perform only once in a while, like yard work, child care, donating blood, etc?		
YES	NO	During the previous month have you received any gifts of money from anyone? If yes, please list the name and phone number of the person who gave you the gift:		
YES	NO	During the previous month did you receive any of the following: (circle any that apply)		
		WORKER'S COMP	UNEMPLOYMENT	GOVERNMENT SPONSORED BENEFITS
				CHILD SUPPORT
YES	NO	Do you receive any of the following (circle any that apply)		
		ANNUITY PAYMENT	PENSION	TRIBAL CASINO PAYMENTS
				RENTAL INCOME
				INSURANCE BENEFITS

Put Notary stamp below, if needed (DOE only) or have
Executive Director Sign here

“Yes” to any question may indicate countable and/or undocumented income, documentation must be included in the file, CSD43B does not need notarization

Section 2:

Section 2: Are you spending your savings or borrowing money to cover monthly expenses?

YES	NO	Are you using savings or a home equity loan? How much? _____
YES	NO	Are you using some other asset? How much? _____
YES	NO	Are you borrowing from credit cards? How much? _____
YES	NO	Are you borrowing from some other source? How much? _____

“Yes” to any question indicates non countable or excluded income. Documentation must be included in file but the 43B does not need notarization

Section 3:

Applicant households with zero income or expenses that exceed the income, require the agency to inquire as to how the household is meeting its current living expenses

Section 3: Please tell us how you paid these monthly expenses during the previous months:			
EXPENSE	MONTHLY COST	HOW HAS THE EXPENSE BEEN PAID?	IF SOMEONE ELSE PAYS FOR YOU, PLEASE COMPLETE:
Rent or Mortgage	\$		<div>Name:</div> <div>Phone:</div> <div>Address:</div>
Utility Bills	\$		<div>Name:</div> <div>Phone:</div> <div>Address:</div>
Food	\$		<div>Name:</div> <div>Phone:</div> <div>Address:</div>

Section 3 is to disclose expenses and allow a comparison to income sources

Section 4:

If “No” to all of the above, Section 4 must be completed

Section 4: If none of the above applies to you, please explain how your monthly expenses were paid:

Can be used for undocumented income or to explain the circumstances surrounding monthly expenses

Notary Fees

- ▶ Certification of a staff member to become a notary can be reimbursed by charging it to Training and Technical Assistance
- ▶ If an agency pays the fee to have a self-cert statement notarized, CSD will reimburse the agency for those costs under Intake
- ▶ CSD cannot directly reimburse notary fees paid by an applicant

Questions?